



Property Casualty Insurers  
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## STATEMENT

### PROPERTY CASUALTY INSURERS ASSOCIATION OF AMERICA (PCI)

#### H.B. 6735 – AN ACT CONCERNING THE PROVISION OF A LIST OF LICENSEES THAT PERFORM AUTOMOTIVE GLASS WORK

#### COMMITTEE ON INSURANCE AND REAL ESTATE

February 19, 2015

The Property Casualty Insurers Association of America (PCI) appreciates the opportunity to comment on H.B. 6735, an act concerning the provision of a list of licensees that perform automotive glass work. Our comments are provided on behalf of the member companies of PCI, a national property casualty trade association with over 1,000 member companies. PCI member companies provide 46 percent of Connecticut's personal lines insurance coverage.

PCI supports the consumer's right to choose which glass shop handles their glass repairs. Requirements in this regard are already set forth in Connecticut law and insurers are complying with the law. Policyholders are currently informed by a number of different means relative to their ability to choose a glass shop to repair their vehicle.

Consumer satisfaction relative to glass repair is important to insurers because if a policyholder has a negative glass repair experience, they may choose to take their insurance business elsewhere in the future. Consumer complaints in this area are very rare. Rather, consumer satisfaction regarding glass repairs is high and repairs are generally accomplished in a manner that is quick and convenient for the consumer.

PCI supports the provisions in Section one of this bill which would require the Commissioners of the Department of Motor Vehicles and Consumer Protection to compile and post on their websites a list of licensed automotive glass repairers. However, PCI opposes the provisions of Section two of this bill which would require insurance companies, claims administrators, agents and adjusters to provide a copy of the list or the Internet web site addresses to every insured who submits a claim for automotive glass work. Not only do we believe that this requirement is unnecessary given the high current customer satisfaction regarding glass repairs, but we also believe that it will not be practical to deliver this list or provide the web site addresses to insureds filing glass claims because most communication relative to such claims takes place over the telephone. Not only would it be impossible to provide the written list (which would likely be very voluminous) under these circumstances, but it would also be very difficult to recite the lengthy internet addresses over the phone. Having to recite the web addresses for the list, would be confusing, time consuming and

would make the glass repair process cumbersome. As previously indicated, the glass repair process currently works very well and in a manner that consumers like and PCI believes that this requirement may disrupt this process and lead to potential delays and consumer confusion.

Rather than requiring this list or the web site addresses to be provided in all communications with a glass claimant, PCI believes that it would make more sense to provide that the claimant be told that the list exists on the Department web sites (without being required to recite the lengthy internet addresses) only when the claimant has indicated that they do not know where they will take their vehicle to be repaired. This would ensure that the information relative to licensed glass repair shops is provided when needed, without unnecessarily disrupting the current glass repair process which works so well.

For the foregoing reasons, PCI would urge that HB 6735 be amended as set forth above.